

RECEIVED
CENTRAL FAX CENTER
JAN 18 2005

McGUIREWOODS

No. of Pages (including fax cover sheet): 16

Date: Tuesday, January 18, 2005 6:58:32 PM

If all pages are not received, please call the Fax Operator indicated below.

TO: USPTO

OFFICE/COMPANY/FIRM:

PHONE NUMBER:

FAX NUMBER: 703-872-9306

FROM: McGuireWoods, LLP

OFFICE: Tysons Corner

FAX OPERATOR: (703)712-5000

FAX NUMBER: 703-712-5485

SENDER'S DIRECT DIAL PHONE NUMBER: 703-712-5426

REMARKS:

Amendment and Reply under 37 C.F.R. 1.111 Enclosed
(16 pages including cover)

In Re Patent Application of: Jacques FIESCHI, et al.
Docket No.: FR920000012US1
Serial No.: 09/810,286
Confirmation No: 5924
Group Art Unit: 3621
Filed: March 16, 2001
Examiner: Jalatee WORJLOH

This Fax is intended for the recipient indicated above. It may be confidential or protected from disclosure by the attorney-client privilege or work-product doctrine. If you have received this Fax in error, please mail it to: McGuireWoods LLP, 1750 Tysons Boulevard, Suite 1800, McLean, VA 22102. We will reimburse you for your postage. Thank you.

RECEIVED
CENTRAL FAX CENTER
JAN 18 2005

- 1 -

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Docket No.: FR920000012US1

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN
ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111

Sir:

In response to the **Non-Final Office Action** mailed October 15, 2004 ("Office Action").

Applicants request reconsideration for the following reasons.

Amendments to the claims and a status of each are set forth on pages 3 - 8.

Remarks are set forth on pages 9 - 15.

Applicants believe that no extensions of time are necessary at this time. The due date of January 15, 2005 fell on a Saturday, which extended the response date to Monday, January 17, 2005. However, January 17, 2005 was a Federal holiday in the District of Columbia. The closure of the Patent and Trademark Office on this day further extended the due date to Tuesday, January 18, 2005.

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (703)872-9306, on January 18, 2005.

Typed or Printed Name of Person Signing this Certificate:
JONATHAN E. THOMAS


Signature

- 2 -

If extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to **International Business Machines Deposit Account No. 09-0457 (Endicott)**. Please charge any deficiencies in fees and credit any overpayment of fees to the above Deposit Account.